



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/802,481

Confirmation No. 5875

Applicant: Paul Willard et al.

Filed: March 9, 2001

Title: Customized Credit Offer Strategy Based on Terms Specified By An Applicant

Examiner: Subramanian, Narayanswamy

Art Unit: 3692

Docket: 132538-1014

Customer No.: 32914

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: 10/31/08

Signature:


Pamela K. Kerr

BOX: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT TO ACCOMPANY REQUEST FOR CONTINUED EXAMINATION

Dear Sir:

This paper accompanies a Request for Continued Examination (RCE) filed contemporaneously herewith.

Amendments to the specification begin on page 2.

The current claim listing begins on page 4 of this paper.

Remarks begin on page 7 of this paper.